

Information to identify the case:

Debtor 1:	Biny A Baig	Social Security number or ITIN:	xxx-xx-0509
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 2/13/19
Case number:	19-20468-JKS	Date case converted to chapter:	7 6/27/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Biny A Baig	
2. All other names used in the last 8 years		
3. Address	22 East 4th Street, 2nd Fl Bayonne, NJ 07002	
4. Debtor's attorney Name and address	Ryan L. Gentile Law Offices of Gus Michael Farinella, PC 110 Jericho Turnpike Suite 100 Floral Park, NY 11001	Contact phone 201-873-7675
5. Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 66 Route 17 North Suite 1c Paramus, NJ 07652	Contact phone 201-845-1000

For more information, see page 2 >

Debtor **Biny A Baig**

Case number **19-20468-JKS**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/8/19
7. Meeting of creditors	August 15, 2019 at 11:30 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 10/15/19
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Biny A Baig
 Debtor

Case No. 19-20468-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 49

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db +Biny A Baig, 22 East 4th Street, 2nd Fl, Bayonne, NJ 07002-4204
 518263690 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
 518263696 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 518263697 +First Data Global Leasing, 5565 Glenridge Connector NE, Suite 2000, Atlanta, GA 30342-4799
 518263699 +First Financial Portfolio Management Inc, 3091 Governors Lake Drive 500,
 Peachtree Corners, GA 30071-1135
 518263700 +Harold Levinson Assoc., c/o Kathleen R. Wall, Esq., 2640 Hwy. 70, P.O. Box A,
 Manasquan, NJ 08736-0631
 518263701 Harold Levinson Assoc., 19 Canfi Plaza N., Farmingdale, NY 11735
 518263703 +KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406,
 Westmont, NJ 08108-2812
 518263707 +PNC, 300 Fifth Ave, Pittsburgh, PA 15222-2401
 518263711 +PSE&G New Jersey, P.O. Box 14444, New Brunswick, NJ 08906-4444
 518263710 Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 518263713 +RUBIN & ROTHMAN, 1787 VETERANS HWY- P.O.BOX 9003, ISLANDIA, New York 11749-9003
 518263681 +SELECT PORTFOLIO SERVICE, 1730 W OLYMPIC SUITE 100, LOS ANGELES CA 90015-1021
 518263682 +Select Portfolio Servicing, Inc. as servicer for U, c/o Shapiro, DiCaro & Barak LLC,
 One Huntington Quadrangle, Suite 3N05, Melville, NY 11747-4468
 518263718 +Trident Asset Management, P.O. Box 888424, Atlanta GA 30356-0424
 518263722 U.S. Bank NA, successor trustee to Bank of America, Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rlg@lawgmf.com Jul 09 2019 01:28:15 Ryan L. Gentile,
 Law Offices of Gus Michael Farinella, PC, 110 Jericho Turnpike, Suite 100,
 Floral Park, NY 11001
 tr +E-mail/Text: cforman@iq7technology.com Jul 09 2019 01:31:48 Charles M. Forman,
 Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 01:30:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2019 01:30:23 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518263689 +EDI: ATTWIREBK.COM Jul 09 2019 04:53:00 AT&T, c/o Bankruptcy, 4331 Communications Dr,
 Flr 4W, Dallas TX 75211-1300
 518263685 EDI: AIS.COM Jul 09 2019 04:53:00 American InfoSource LP as agent for,
 First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
 518263687 EDI: AIS.COM Jul 09 2019 04:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 518263686 EDI: AIS.COM Jul 09 2019 04:53:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 518263688 +EDI: ACCE.COM Jul 09 2019 04:53:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 518263691 +EDI: CAPIO.COM Jul 09 2019 04:53:00 Capiro Partners LLC, 1745 N. Brown Rd., Ste 450,,
 Lawrenceville, GA 30043-8157
 518263692 +EDI: CAPITALONE.COM Jul 09 2019 04:53:00 Capital One Bank Usa NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 518263693 +EDI: RCSFNBMARIN.COM Jul 09 2019 04:53:00 Credit One Bank Na, PO Box 98872,
 Las Vegas, NV 89193-8872
 518263694 +EDI: TSYS2.COM Jul 09 2019 04:53:00 Department Stores National Bank/Visa,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 518263695 EDI: DISCOVER.COM Jul 09 2019 04:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 518263698 EDI: JEFFERSONCAP.COM Jul 09 2019 04:53:00 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC,
 c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 518263702 EDI: JEFFERSONCAP.COM Jul 09 2019 04:53:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 518315772 EDI: BL-BECKET.COM Jul 09 2019 04:53:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 518263704 +E-mail/Text: bncnotices@becket-lee.com Jul 09 2019 01:29:33 Kohls/capone,
 N56 W. 17000 Ridgwood Drive, Menomonee Falls, WI 53051-7096
 518263705 +EDI: MERRICKBANK.COM Jul 09 2019 04:53:00 Merrick Bank Corp, PO Box 9201,
 Old Bethpage, NY 11804-9001
 518263706 +EDI: MID8.COM Jul 09 2019 04:53:00 Midland Funding, LLC, 2365 Northside Drive,
 Suite 300, San Diego, CA 92108-2709
 518263684 +EDI: PRA.COM Jul 09 2019 04:53:00 Orion Portfolio Services, LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 518263708 EDI: PRA.COM Jul 09 2019 04:53:00 Portfolio Recovery Associates, LLC, 140 Corporate Blvd,
 Norfolk, VA 23502
 518263709 EDI: PRA.COM Jul 09 2019 04:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 518263712 EDI: Q3G.COM Jul 09 2019 04:53:00 Quantum3 Group LLC as agent for, Capiro Partners LLC,
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 49

Date Rcvd: Jul 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518263714 E-mail/Text: jennifer.chacon@spservicing.com Jul 09 2019 01:32:01
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
518265178 +EDI: RMSC.COM Jul 09 2019 04:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518263721 +EDI: RMSC.COM Jul 09 2019 04:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
518263715 EDI: TFSR.COM Jul 09 2019 04:53:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197-5855
518263716 EDI: TFSR.COM Jul 09 2019 04:53:00 Toyota Motor Credit Corp., 4 Gatehall Dr #350,
Parsippany, NJ 07054
518263683 EDI: BL-TOYOTA.COM Jul 09 2019 04:53:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518263723 +E-mail/Text: bankruptcy@trinityfs.com Jul 09 2019 01:31:06 Trinity Financial Services, LLC,
2618 San Miguel Drive, Suite 303, Newport Beach, CA 92660-5437
518263719 EDI: USBANKARS.COM Jul 09 2019 04:53:00 US BANK NA, BANKRUPTCY DEPARTMENT, PO BOX 5229,
CINCINNATI, OH 45201-5229
518263720 +EDI: VERIZONCOMB.COM Jul 09 2019 04:53:00 Verizon Wireless Bankruptcy Administrati,
500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518263717* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America,
NA, successor in interest to Lasalle Bank National Association, as trustee et al
rsolarz@kmlawgroup.com
Ryan L. Gentile on behalf of Debtor Biny A Baig rlg@lawgmf.com,
rlgentile82@gmail.com; gmf@lawgmf.com; sp@lawgmf.com; firm@lawgmf.com; jemhardt@lawgmf.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4